WHAT IS CLAIMED IS:

1. A data processing system for processing a request asserted by a person for opening an account, said person having a communication device, said system comprising:

5   a receiving module for

receiving a request information representing the request from said person, the request information comprising a communication number associated with the communication device, and

generating an inquiry information responsive to the request information;

10   an inquiring module for

receiving the inquiry information from said receiving module and the communication number, and

according to the communication number, transmitting the inquiry information to the communication device to contact said person; and

15   a processing module for

receiving a response information responsive to the inquiry information through said inquiring module, and

selectively opening said account in accordance with said response information.

20   2. The data processing system of claim 1, wherein when said processing module opens said account, said processing module also defines an account number associated with said account as being equal to the communication number.

3. The data processing system of claim 2, wherein said response information comprises a first password defined by said person, and when said processing

module opens said account, said processing module also defines a second password, for accessing said account, as being equal to the first password.

4. The data processing system of claim 3, wherein the inquiry information is transmitted in a form of short message.

5. The data processing system of claim 4, wherein said account is an on-line transaction account.

6. The data processing system of claim 4, also linking to a network, wherein said account is a virtual account used over the network..

7. A data processing system for identifying and processing a request asserted by a person for opening a first account and transferring a predetermined amount of money from a second account into said first account, said second account being held by said person, said system comprising:

a receiving module for

receiving a request information representing the request from said person, the request information comprising a communication number associated with said person and an identification information associated with said second account, and

generating an inquiry information responsive to the request information;

an inquiring module for

receiving the inquiry information from said receiving module and the communication number, and

according to the communication number, transmitting the inquiry information to contact said person to identify whether said request is asserted by said person; and

an identifying module for

receiving the identification information associated with said second account, and

according to the identification information associated with said second account, identifying whether said second account is valid;

a processing module for

when said inquiring module identifies that said request is asserted by said person, and when said identifying module identifies that said account is valid, opening said first account, and

transferring the predetermined amount of money from said valid second account into said first account opened.

8. The data processing system of claim 7, wherein when said processing module opens said first account, said processing module also defines an account number associated with said first account as being equal to the communication number.

9. The data processing system of claim 8, wherein said inquiring module also receives a response information responsive to the inquiry information from said person, the response information comprises a first password defined by said person, and when said processing module opens said first account, said processing module also defines a second password, for accessing said first account, as being equal to the first password.

10. The data processing system of claim 9, wherein the inquiry information is transmitted in a form of short message.

11. The data processing system of claim 10, wherein said first account is an on-line transaction account.

12. The data processing system of claim 10, also linking to a network, wherein said first account is a virtual account used over the network.

13. The data processing system of claim 10, wherein said second account is a stored-value card account.

14. The data processing system of claim 10, wherein said second account is a financial account.

15. The data processing system of claim 10, wherein the communication number is associated with a communication device of said person, and said second account is an account associated with the communication device.

16. A data processing method for processing a request asserted by a person for opening an account, said person having a communication device, said method comprising the steps of:

    (a) receiving a request information representing the request from said person, the request information comprising a communication number associated with the communication device ;

    (b) generating an inquiry information responsive to the request information;

    (c) according to the communication number, transmitting the inquiry information to the communication device to contact said person;

    (d) receiving a response information responsive to the inquiry information;

    (e) selectively opening said account in accordance with said response information.

17. The data processing method of claim 16, wherein when said account is opened, an account number associated with said account is defined as being equal to the communication number.

18. The data processing method of claim 17, wherein said response information comprises a first password defined by said person, and when said account is opened, a second password for accessing said account is defined as being equal to the first password.

19. The data processing method of claim 18, wherein the inquiry information is transmitted in a form of short message.

20. The data processing method of claim 19, wherein said account is an on-line transaction account.

21. The data processing method of claim 19, being also employed in a network, wherein said account is a virtual account used over the network.

22. A data processing method for identifying and processing a request asserted by a person for opening a first account and transferring a predetermined amount of money from a second account into said first account, said second account being held by said person, said method comprising the steps of:

   (a) receiving a request information representing the request from said person, the request information comprising a communication number associated with said person and an identification information associated with said second account;

   (b) generating an inquiry information responsive to the request information;

   (c) according to the communication number, transmitting the inquiry information to contact said person to identify whether said request is asserted by said person;

   (d) according to the identification information associated with said second account, identifying whether said second account is valid;

(e) opening said first account when said inquiring module identifies that said request is asserted by said person, and when said identifying module identifies that said second account is valid; and

(f) transferring the predetermined amount of money from said valid second account into said first account opened.

23. The data processing method of claim 22, wherein when said first account is opened, an account number associated with said first account is defined as being equal to the communication number.

24. The data processing method of claim 23, wherein the step (c) also receiving a response information responsive to the inquiry information from said person, the response information comprises a first password defined by said person, and when said first account is opened, a second password for accessing said first account is defined as being equal to the first password.

25. The data processing method of claim 24, wherein the inquiry information is transmitted in a form of short message.

26. The data processing method of claim 24, wherein said first account is an on-line transaction account.

27. The data processing method of claim 24, also linking to a network, wherein said first account is a virtual account used over the network.

28. The data processing method of claim 24, wherein said second account is a stored-value card account.

29. The data processing method of claim 24, wherein said second account is a financial account.

30. The data processing method of claim 24, wherein the communication number is associated with a communication device of said person, and said second account is an account associated with the communication device.